

**Information to identify the case:**

Debtor 1	<u>Dennis Cohen</u>	Social Security number or ITIN	xxx-xx-9796
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sharon Cohen</u>	Social Security number or ITIN	xxx-xx-1890
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-13641-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dennis Cohen

Sharon Cohen

8/16/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dennis Cohen  
 Sharon Cohen  
 Debtors

Case No. 18-13641-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

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 Total Noticed: 52

Date Rcvd: Aug 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2019.

db/jdb  
 lm  
 cr  
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 517351369  
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 517513601  
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 517631810  
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 517351396  
 517419298  
 517430352  
 517351401

Dennis Cohen, Sharon Cohen, 15 Banstead Way, Jackson, NJ 08527-4494  
 +Chase, 710 South Ashe Street, Ste 200, Glendale, CO 80246-1989  
 +Four Seasons at South Knolls Homeowners Associatio, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312  
 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 +Central Jersey Emergency Medical Assoc, PO Box 2680, New Brunswick, NJ 08903-2680  
 Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696  
 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
 Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, PO Box 790040, Saint Louis, MO 63179-0040  
 Four Seasons at South Knolls, Homeowners Association c/o Community Man, PO Box 67750, Phoenix, AZ 85082-7750  
 +Four Seasons at South Knolls HOA, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312  
 Green Dot Bank, 840 Highway 33, Mercerville, NJ 08619-4413  
 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774  
 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508  
 M&T Credit Services, 1100 Worley Dr, Williamsville, NY 14221  
 McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111  
 +PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982  
 Phelan, Hallinan, Diamond & Jones, 400 Fellowship Rd, Mount Laurel, NJ 08054-3437  
 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 Surgical Pathology Associates, 207 Georgetown Wrightstown Rd, Wrightstown, NJ 08562-2520  
 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 +TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835  
 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 17 2019 01:00:44 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517351371 EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bankamerica, PO Box 982238, El Paso, TX 79998-2238  
 517351372 EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bk of Amer, PO Box 982238, El Paso, TX 79998-2238  
 517351370 EDI: BANKAMER.COM Aug 17 2019 04:13:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
 517351374 EDI: CHASE.COM Aug 17 2019 04:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517351378 +EDI: CITICORP.COM Aug 17 2019 04:13:00 Citibank, NA, 701 E. 60 Street N, Sioux Falls, SD 57104-0493  
 517351379 EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenitybank/coldwcmc, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
 517351380 EDI: WFNNB.COM Aug 17 2019 04:13:00 Comenitybk/coldwater, PO Box 182789, Columbus, OH 43218-2789  
 517351384 EDI: DISCOVER.COM Aug 17 2019 04:13:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850  
 517367246 EDI: DISCOVER.COM Aug 17 2019 04:13:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517351382 EDI: DISCOVER.COM Aug 17 2019 04:13:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  
 517351383 EDI: DISCOVER.COM Aug 17 2019 04:13:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025  
 517351385 EDI: TSYS2.COM Aug 17 2019 04:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 517491881 EDI: RESURGENT.COM Aug 17 2019 04:13:00 LNVN Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517351388 E-mail/Text: camanagement@mtb.com Aug 17 2019 01:00:26 M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420  
 517351393 EDI: PRA.COM Aug 17 2019 04:13:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 52

Date Rcvd: Aug 16, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517368847 +EDI: PRA.COM Aug 17 2019 04:13:00 Portfolio Recovery Associates, LLC c/o Sears, POB 41067, Norfolk VA 23541-1067  
517490395 EDI: Q3G.COM Aug 17 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517351395 E-mail/Text: clientservices@simonsagency.com Aug 17 2019 01:01:35 Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
517351397 EDI: RMSC.COM Aug 17 2019 04:13:00 Synch/lowes, PO Box 965005, Orlando, FL 32896-5005  
517355049 +EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517351398 EDI: RMSC.COM Aug 17 2019 04:13:00 Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060  
517351399 EDI: TDBANKNORTH.COM Aug 17 2019 04:13:00 Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744  
517351400 EDI: TDBANKNORTH.COM Aug 17 2019 04:13:00 Td Banknorth, Attn: Bankruptcy, PO Box 1190, Lewiston, ME 04243-1190

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfbis.com;frost@remote7solutions.com  
Craig Scott Keiser on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION craig.keiser@law.njoag.gov  
Daniel E. Straffi on behalf of Debtor Dennis Cohen bktrustee@straffilaw.com, G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Daniel E. Straffi on behalf of Joint Debtor Sharon Cohen bktrustee@straffilaw.com, G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marlena S. Diaz-Cobo on behalf of Creditor Four Seasons at South Knolls Homeowners Association, Inc. collections@theassociationlawyers.com  
Nicholas V. Rogers on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com  
Rosemarie Diamond on behalf of Loss Mitigation Chase miguel.zavala@fedphe.com  
Sherri Jennifer Smith on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com, nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11